

Information to identify the case:

Debtor 1	<u>Alison Freadhoff</u>	Social Security number or ITIN	xxx-xx-4398
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	17-30390-JNP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Alison Freadhoff
aka Alison Morgan

5/3/23

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Alison Freadhoff
Debtor

Case No. 17-30390-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: May 03, 2023

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 05, 2023:

Recip ID	Recipient Name and Address
db	+ Alison Freadhoff, 71 Borrelly Blvd., Sewell, NJ 08080-2414
cr	+ SJFCU, 1615 Huffville Road, PO Box 5530, Deptford, NJ 08096-0530
517110485	+ Fries Mill Dental Associates, 188 Fries Mill Road L-3, Turnersville, NJ 08012-2055
517110486	+ Lanzi Burke Oral & Maxillofacial Surgeon, 449 Hurffville Crosskeys Road Unit 11, Sewell, NJ 08080-9369
517139025	+ Lanzi Burke Oral and Maxillofacial Surgeons, Scott H. Marcus & Assoc., 121 Johnson Rd, Turnersville, NJ 08012-1758
517110493	+ Selip & Stylianou LLP, ATTN: Richard Samuel Eichenbaum, 10 Forest Avenue Suite 300 P.O. Box 914, Paramus, NJ 07652-5238

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 03 2023 20:38:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	May 03 2023 20:38:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517149516	Email/Text: Bankruptcy@absoluteresolutions.com	May 03 2023 20:37:00	Absolute Resolutions Investments, LLC, c/o Absolute Resolutions Corporation, 8000 Norman Center Drive Ste 350, Bloomington, MN 55437
517110473	Email/Text: amscbankruptcy@adt.com	May 03 2023 20:39:00	ADT Security Services, PO Box 650485, Dallas, TX 75265-0485
517110475	EDI: URSI.COM	May 04 2023 00:23:00	Alltran Financial, LP, P.O. Box 722929, Houston, TX 77272-2929
517196762	Email/PDF: bncnotices@becket-lee.com	May 03 2023 20:48:57	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517110476	+ Email/PDF: bncnotices@becket-lee.com	May 03 2023 20:48:53	Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
517110477	+ Email/Text: Atlanticus@ebn.phinsolutions.com	May 03 2023 20:37:00	Aspire Cardholder Services, Po Box 105555, Atlanta, GA 30348-5555
517110478	+ EDI: CAPITALONE.COM	May 04 2023 00:23:00	Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
517110479	+ EDI: CAPITALONE.COM	May 04 2023 00:23:00	Capital One/ Best Buy, P.O. Box 30258, Salt Lake City, UT 84130-0258
517110481	+ EDI: WFNNB.COM	May 04 2023 00:23:00	Comenity Bank/Lane Bryant, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
517110482	+ EDI: WFNNB.COM		

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		May 04 2023 00:23:00	Comenity Capital/Bosco, Comenity Bank, Po Box 182125, Columbus, OH 43218-2125
517110483	+ Email/PDF: creditonebknotifications@resurgent.com	May 03 2023 20:48:47	Credit One Bank Na, Po Box 98873, Las Vegas, NV 89193-8873
517127290	EDI: DISCOVER.COM	May 04 2023 00:23:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517110484	+ EDI: DISCOVER.COM	May 04 2023 00:23:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
517110480	EDI: JPMORGANCHASE	May 04 2023 00:23:00	Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
517286638	Email/PDF: resurgentbknotifications@resurgent.com	May 03 2023 20:48:17	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517286582	Email/PDF: resurgentbknotifications@resurgent.com	May 03 2023 20:48:17	LVNV Funding, LLC its successors and assigns as, assignee of Santander Consumer USA, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517110488	+ Email/PDF: resurgentbknotifications@resurgent.com	May 03 2023 20:48:30	LVNV Funding/Resurgent Capital, Po Box 10497, Greenville, SC 29603-0497
517278939	EDI: PRA.COM	May 04 2023 00:23:00	Portfolio Recovery Associates, LLC, c/o Best Buy Credit Card, POB 41067, Norfolk VA 23541
517268635	EDI: PRA.COM	May 04 2023 00:23:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
517110489	Email/Text: signed.order@pfwattorneys.com	May 03 2023 20:37:00	Pressler and Pressler, LLP, ATTN: Christopher P. Odogbili, 7 Entin Road, Parsippany, NJ 07054-9944
517110490	^ MEBN	May 03 2023 20:34:07	Prosper Marketplace Inc, Po Box 396081, San Francisco, CA 94139-6081
517110491	+ Email/PDF: resurgentbknotifications@resurgent.com	May 03 2023 20:48:17	Resurgent Capital Services, PO Box 10675, Greenville, SC 29603-0675
517110492	+ Email/Text: asmith@marcuslaw.net	May 03 2023 20:39:00	Scott H. Marcus & Associates, 121 Johnson Road, Turnersville, NJ 08012-1758
517110494	+ Email/Text: courts@southjerseyfcu.com	May 03 2023 20:38:00	South Jersey Federal Credit, 1615 Hurffville Rd, Deptford, NJ 08096-6406
517110969	+ EDI: RMSC.COM	May 04 2023 00:23:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517110495	+ EDI: RMSC.COM	May 04 2023 00:23:00	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
517110487	Email/Text: TFS_Agency_Bankruptcy@toyota.com	May 03 2023 20:38:00	Lexus Financial Services, PO Box 9490, Cedar Rapids, IA 52409
517110496	Email/Text: TFS_Agency_Bankruptcy@toyota.com	May 03 2023 20:38:00	Toyota Motor Credit Co, Po Box 8026, Cedar Rapids, IA 52408
517130578	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	May 03 2023 20:38:00	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
517470042	Email/PDF: bncnotices@becket-lee.com	May 03 2023 20:48:31	Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517168008	Email/PDF: bncnotices@becket-lee.com	May 03 2023 20:48:31	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517110499	EDI: WFFC.COM	May 04 2023 00:23:00	Wells Fargo Hm Mortgage, 8480 Stagecoach Cir, Frederick, MD 21701
517110498	+ EDI: BLUESTEM		

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		May 04 2023 00:23:00	Webbank/ Gettington, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
517170911	+ EDI: WFFC2		
		May 04 2023 00:23:00	Wells Fargo Bank, N.A., Attention Payment Processing, MAC# X2302-04C, 1 Home Campus, Des Moines, Iowa 50328-0001
517181837	+ EDI: WFFC2		
		May 04 2023 00:23:00	Wells Fargo Bank, NA, MAC N9286-01Y, P.O. Box 1629, Minneapolis, MN 55440-1629

TOTAL: 37

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517110497	*P++	TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026, address filed with court; Toyota Motor Credit Co, Po Box 8026, Cedar Rapids, IA 52408
517110474	##+	Allied Interstate LLC, Po Box 361477, Columbus, OH 43236-1477

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 05, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 3, 2023 at the address(es) listed below:

Name	Email Address
Barbara J. Snively	on behalf of Debtor Alison Freadhoff jjresq1@comcast.net
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Elizabeth L. Wassall	on behalf of Creditor WELLS FARGO BANK NA ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
John F Newman	on behalf of Creditor SJFCU courts@firstharvestcu.com
Kathleen M Magoon	on behalf of Creditor WELLS FARGO BANK NA logsecf@logs.com, kathleenmagoon@gmail.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8